



Docket No.: J2167.0112/P112

Handwritten signature and date 1/7/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Jay Merves, et al.

Application No.: 09/470,180

Art Unit: 3627

Filed: December 22, 1999

Examiner: K. Rice

For: STRUCTURED FINANCE
PERFORMANCE ANALYTICS SYSTEM

RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office
2011 South Clark Place
Customer Window, Mail Stop Non-Fee Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

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DEC 30 2003
GROUP 3600

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated June 19, 2003 (Paper No. 4),
please reconsider the above-identified application in light of the following remarks:

FEE CALCULATION

Any additional fee required has been calculated as follows:

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	44	- 44* =		X	
Independent	1	- 3** =		X	
First presentation of Multiple Dependent Claim(s) (if applicable)					
TOTAL					0.00

*not less than 20

** not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.

Remarks/Arguments begin on page 3 of this paper.